

Form plncf13 – ntcnfp13v27

**UNITED STATES BANKRUPTCY COURT**

District of New Jersey  
402 East State Street  
Trenton, NJ 08608

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Case No.: 19-26829-MBK  
Chapter: 13  
Judge: Michael B. Kaplan

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

James Latorraca  
1754 Inwood Place  
Forked River, NJ 08731

Social Security No.:  
xxx-xx-8107

Employer's Tax I.D. No.:

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**NOTICE OF ORDER CONFIRMING CHAPTER 13 PLAN**

NOTICE IS HEREBY GIVEN that an Order Confirming the Chapter 13 plan was entered on October 6, 2021.

Dated: October 6, 2021  
JAN: wir

Jeanne Naughton  
Clerk

In re:  
James Latorraca  
Debtor

Case No. 19-26829-MBK  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-3  
Date Rcvd: Oct 06, 2021

User: admin  
Form ID: plncf13

Page 1 of 2  
Total Noticed: 22

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 08, 2021:

Recip ID	Recipient Name and Address
db	+ James Latorraca, 1754 Inwood Place, Forked River, NJ 08731-3925
cr	+ CAB East LLC, serviced by Ford Motor Credit Compan, P.O. Box 62180, Colorado Springs, CO 80962-2180
cr	+ QUICKEN LOANS INC., Phelan Hallinan & Schmieg, PC, 1617 JFK Boulevard, Suite 1400, Philadelphia, PA 19103-1814
cr	+ TOWNE MORTGAGE COMPANY, Phelan Hallinan & Schmieg, PC, 1617 JFK Boulevard, Suite 1400, Philadelphia, PA 19103-1814
518447679	++ FORD MOTOR CREDIT COMPANY, P O BOX 62180, COLORADO SPRINGS CO 80962-2180 address filed with court:, Ford Motor Credit Company, LLC, P.O. Box 62180, Colorado Springs, CO 80962-2180
518481832	+ JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o National Bankruptcy Services, LLC, P.O. Box 9013, Addison, Texas 75001-9013
518439433	+ Phelan, Hallinan, & Diamond, 1617 JFK Boulevard Suite 1400, Philadelphia, PA 19103-1814
518439434	+ Quicken Loans, PO Box 6577, Carol Stream, IL 60197-6577
519318270	Santander Bank, N.A., POB 847051, Boston, MA 02284-7051
518472345	+ Santander Bank, N.A., 450 Penn Street, Mail Code 10-421-MC3, Reading, PA 19602-1011
519145560	Towne Mortgage Company, POB 33662, Detroit, MI 48232-5662

TOTAL: 11

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Oct 06 2021 20:21:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Oct 06 2021 20:21:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
518500241	+ Email/PDF: EBN_AIS@AMERICANINFOSOURCE.COM	Oct 06 2021 20:43:10	Capital One Bank (USA), N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
518558722	Email/PDF: Citi.BNC.Correspondence@citi.com	Oct 06 2021 20:25:05	Citibank, N.A., 5800 S Corporate Pl, Sioux Falls, SD 57108-5027
518530605	+ Email/PDF: EBN_AIS@AMERICANINFOSOURCE.COM	Oct 06 2021 20:43:10	Directv, LLC, by American InfoSource as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
518559177	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Oct 06 2021 20:25:03	Portfolio Recovery Associates, LLC, c/o Up Other, POB 41067, Norfolk VA 23541
518502686	+ Email/Text: bankruptcyteam@quickenloans.com	Oct 06 2021 20:21:00	QUICKEN LOANS INC., QUICKEN LOANS INC., BANKRUPTCY TEAM, 635 WOODWARD AVE., DETROIT MI 48226-3408
518525897	Email/Text: bnc-quantum@quantum3group.com	Oct 06 2021 20:21:00	Quantum3 Group LLC as agent for, CF Medical LLC, PO Box 788, Kirkland, WA 98083-0788
518440847	+ Email/PDF: gecsedl@recoverycorp.com	Oct 06 2021 20:25:07	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
518552899	+ Email/Text: FC@townemortgage.com	Oct 06 2021 20:21:00	TOWNE MORTGAGE COMPANY, TOWNE MORTGAGE COMPANY, 2170 E. BIG

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518439435

+ Email/Text: FC@townemortgage.com

BEAVER RD., TROY MI 48083-2375

Oct 06 2021 20:21:00

Towne Mortgage Company, 2170E Big Beaver  
Road Ste A, Troy, MI 48083-2375

TOTAL: 11

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
518481873	*+	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o National Bankruptcy Services, LLC, P.O. Box 9013, Addison, Texas 75001-9013

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 08, 2021

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 6, 2021 at the address(es) listed below:

Name	Email Address
Albert Russo	docs@russotrustee.com
Denise E. Carlon	on behalf of Creditor Quicken Loans LLC dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Denise E. Carlon	on behalf of Creditor QUICKEN LOANS INC. dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
James J. Cerbone	on behalf of Debtor James Latorraca cerbonelawfirm@aol.com cerbonejr83307@notify.bestcase.com
John R. Morton, Jr.	on behalf of Creditor CAB East LLC serviced by Ford Motor Credit Company LLC ecfmail@mortoncraig.com, mortoncraigeef@gmail.com
Nicholas V. Rogers	on behalf of Creditor QUICKEN LOANS INC. nj.bkecf@fedphe.com
R. A. Lebron	on behalf of Creditor TOWNE MORTGAGE COMPANY bankruptcy@fskslaw.com
R. A. Lebron	on behalf of Creditor Towne Mortgage Company bankruptcy@fskslaw.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 9